

In re:
Lisa Renee Vanderschaaf
Debtor

Case No. 24-17210-BB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-2
Date Rcvd: Sep 05, 2024

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2024:

Recip ID	Recipient Name and Address
db	+ Lisa Renee Vanderschaaf, 45815 Desert Springs Drive, Lancaster, CA 93534-1505
42125101	Alphaeon/Comenity, P.O. Box 850965, Dallas, TX 75265-0965
42125104	+ Comenity/Biglot, P.O. Box 182120, Columbus, OH 43218-2120
42125111	+ FB&T/Mercury, 2220 6th Street, Brookings, SD 57006-2403

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@blclaw.com	Sep 06 2024 00:39:00	Barry E Borowitz, Borowitz & Clark, LLP, 100 N. Barranca Street, Ste 250, West Covina, CA 91791
tr	Email/Text: john.menchaca@txitrustee.com	Sep 06 2024 00:40:00	John J Menchaca (TR), 835 Wilshire Blvd., Suite 300, Los Angeles, CA 90017
smg	EDI: EDD.COM	Sep 06 2024 04:25:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Sep 06 2024 04:25:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Sep 06 2024 00:39:00	Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
42125100	+ Email/PDF: AffirmBKNotifications@resurgent.com	Sep 06 2024 01:06:49	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
42125102	+ Email/PDF: MarletteBKNotifications@resurgent.com	Sep 06 2024 00:56:31	Best Egg, 3419 Silverside Rd, Wilmington, DE 19810-4801
42125103	EDI: CAPITALONE.COM	Sep 06 2024 04:24:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
42125105	+ EDI: WFNNB.COM	Sep 06 2024 04:25:00	Comenity/Burlington, P.O. Box 182120, Columbus, OH 43218-2120
42125106	+ EDI: WFNNB.COM	Sep 06 2024 04:25:00	Comenity/Petco, P.O. Box 182120, Columbus, OH 43218-2120
42125107	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 06 2024 00:55:36	Credit One Bank Na, P.O. Box 98875, Las Vegas, NV 89193-8875
42125108	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 06 2024 01:06:48	Credit One Bank, N.A., P.O. Box 98875, Las Vegas, NV 89193-8875
42125109	Email/Text: bankruptcycourts@equifax.com	Sep 06 2024 00:40:00	Equifax- Credit Bureau, P.O. Box 740241, Atlanta, GA 30374
42125110	^ MEBN	Sep 06 2024 00:30:43	Experian - Credit Bureau, Corporate Headquarters, 475 Anton Blvd., Costa Mesa, CA 92626-7037

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42125112	+ EDI: CALTAX.COM	Sep 06 2024 04:25:00	Franchise Tax Board, P.O. Box 2952, Sacramento, CA 95812-2952
42125113	+ EDI: IRS.COM	Sep 06 2024 04:25:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
42125114	+ EDI: LENDNGCLUB	Sep 06 2024 04:24:00	Lending Club, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
42125115	Email/Text: cathy@scratchpay.com	Sep 06 2024 00:39:00	Scratch, 225 S Lake Ave Ste 250, Pasadena, CA 91101
42125116	+ EDI: SYNC	Sep 06 2024 04:24:00	Syncb/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
42125117	+ EDI: WTRRN BANK.COM	Sep 06 2024 04:25:00	Td Bank Usa/Target, P.O. Box 673, Minneapolis, MN 55440-0673
42125118	^ MEBN	Sep 06 2024 00:30:33	Trans Union - Credit Bureau, P.O. Box 2000, Chester, PA 19016-2000

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2024

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1: <u>Lisa Renee Vanderschaaf</u>			Social Security number or ITIN: xxx-xx-8928
First Name	Middle Name	Last Name	EIN: --
Debtor 2: _____			Social Security number or ITIN: ----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: Central District of California			Date case filed for chapter: 7 9/5/24
Case number: 2:24-bk-17210-BB			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 05/24

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lisa Renee Vanderschaaf	
2. All other names used in the last 8 years		
3. Address	45815 Desert Springs Drive Lancaster, CA 93534	
4. Debtor's attorney Name and address	Barry E Borowitz Borowitz & Clark, LLP 100 N. Barranca Street Ste 250 West Covina, CA 91791	Contact phone 626-332-8600 Email _____
5. Bankruptcy trustee Name and address	John J Menchaca (TR) 835 Wilshire Blvd., Suite 300 Los Angeles, CA 90017	Contact phone (213) 683-3317 Email _____

5/

For more information, see pages 2 and 3 >

Debtor **Lisa Renee Vanderschaaf**

Case number **2:24-bk-17210-BB**

6. Bankruptcy clerk's office	255 East Temple Street, Los Angeles, CA 90012	Hours Open: 9:00 AM – 4:00 PM Contact phone 855-460-9641 Dated: 9/5/24
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		
7. Meeting of creditors	October 2, 2024 at 09:00 AM	Location:
Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
The trustee is designated to preside at the meeting of creditors. The case is covered by the chapter 7 blanket bond on file with the court.		Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 978 603 5451, and Passcode 6093612375, OR call 1 213 286 5065
For additional meeting information go to https://www.iustice.gov/ust/moc .		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 12/2/24
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

For more information, see pages 1 and 3 >

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13. Proof of Debtor Identification (ID) and Proof of Social Security Number(SSN)	The U.S. Trustee requires that individual debtors must provide to the trustee at the meeting of creditors an original picture ID and proof of SSN. Failure to do so may result in the U.S. Trustee bringing a motion to dismiss the case. Permissible forms of ID include a valid state driver's license, government or state-issued picture ID, student ID, military ID, U.S. Passport or legal resident alien card. Proof of SSN includes Social Security Card, current W-2 form, pay stub, payment advice, IRS Form 1099, Social Security Administration Report, or other official document which indicates name and SSN.
14. Failure to File a Statement and/or Schedule(s)	<p>IF THE DEBTOR HAS NOT FILED A STATEMENT AND/OR SCHEDULE(S) AND/OR OTHER REQUIRED DOCUMENTS, the debtor must do so, or obtain an extension of time to do so, within 14 days of the petition filing date. Failure to comply with this requirement, or failure to appear at the initial section 341(a) meeting of creditors and any continuance, may result in dismissal of the case, unless leave of court is first obtained. If the debtor's case has not already been dismissed, AND DEBTOR FAILS TO DO ONE OF THE FOLLOWING WITHIN 45 DAYS AFTER THE PETITION DATE, subject to the provisions of Bankruptcy Code section 521(i)(4), the court WILL dismiss the case effective on the 46th day after the petition date without further notice: (1) file all documents required by Bankruptcy Code section 521(a)(1); or (2) file and serve a motion for an order extending the time to file the documents required by this section.</p> <p>SI EL DEUDOR NO HA PRESENTADO UNA DECLARACIÓN Y/O LISTA(S) DE ACREEDORES Y/U OTROS DOCUMENTOS REQUERIDOS, tendrá que hacerlo dentro de un plazo de 14 días a partir de la fecha de presentación de la petición o tendrá que obtener una extensión del plazo para hacerlo. Si no cumple usted este requisito, o si no comparece a la junta 341(a) inicial de acreedores o a cualquier aplazamiento, esto resultará en que se declare sin lugar el caso, a menos de que obtenga un permiso del tribunal. Si no se ha declarado sin lugar el caso del acreedor, Y EL ACREEDOR NO HACE UNA DE LAS SIGUIENTES COSAS DENTRO DE UN PLAZO DE 45 DÍAS A PARTIR DE LA FECHA DE LA PETICIÓN, de acuerdo con lo dispuesto en la sección 521(i)(4) del Código de Quiebras, el juez DECLARARÁ el caso sin lugar a partir de el 46o día después de la fecha de presentación de petición sin más notificación: (1) registrar en actas todos los documentos que requiere la sección 521(a)(1) del Código de Quiebras; o (2) registrar y hacer entrega formal de una moción para pedir una orden que extienda el tiempo en que se pueden registrar en actas los documentos que requiere dicha sección.</p>
15. Bankruptcy Fraud and Abuse	Any questions or information relating to bankruptcy fraud or abuse should be addressed to the Fraud Complaint Coordinator, Office of the United States Trustee, 915 Wilshire Blvd., Suite 1850, Los Angeles, CA 90017.

For more information, see pages 1 and 2 >